

Fill in this information to identify the case:

Debtor 1 William Jude Jungblut
 Debtor 2 Rosemary Milagros Jungblut
 (Spouse, if filing)
 United States Bankruptcy Court for the: _____ District of Maryland
 (State)
 Case number 17-19073

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the Igloo Series IV Trust

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

0 5 9 6

Date of payment change:

Must be at least 21 days after date 09 /01 /2020 of this notice

New total payment:

\$ 766.17
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 191.97

New escrow payment: \$ 194.42

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 William Jude Jungblut
 First Name Middle Name Last Name

Case number (if known) 17-19073

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Michelle R. Ghidotti-Gonsalves
 Signature

Date 08 / 10 / 2020

Print: Michelle R. Ghidotti-Gonsalves
 First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave
 Number Street
Santa Ana, CA 92705
 City State ZIP Code

Contact phone (949) 427 - 2010 Email bknottifications@ghidotberger.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID [REDACTED] Branch Office- NMLS ID [REDACTED]

Analysis Date: July 13, 2020

ROSEMARY M JUNGBLUT
 WILLIAM J JUNGBLUT
 1416 SEDUM SQ
 BELCAMP MD 21017

Loan: [REDACTED]

Property Address:
 1416 SEDUM SQUARE
 BELCAMP, MD 21017

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from June 2020 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2020:	Escrow Balance Calculation	
Principal & Interest Pmt:	571.75	571.75	Due Date:	Feb 01, 2020
Escrow Payment:	191.97	194.42	Escrow Balance:	(297.07)
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow:	1,343.79
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance:	\$1,046.72
Total Payment:	\$763.72	\$766.17		

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
Jun 2020	196.42	383.94		*	Starting Balance	1,374.95	62.99
Jun 2020			744.00	* Homeowners Policy		1,571.37	446.93
Jul 2020	196.42		768.00	* Homeowners Policy		1,571.37	(297.07)
Aug 2020	196.42			*		999.79	(297.07)
					Anticipated Transactions	1,196.21	(297.07)
Jul 2020		1,151.82					854.75
Aug 2020		191.97					1,046.72
	\$589.26	\$1,727.73	\$768.00	\$744.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period totaling 768.00. Under Federal law, your lowest monthly balance should not have exceeded 392.84 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

SN Servicing Corporation
For Inquiries: (800) 603-0836
Main Office- NMLS ID: [REDACTED] Branch Office- NMLS ID: [REDACTED]

Analysis Date: July 13, 2020

ROSEMARY M JUNGBLUT

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Starting Balance	Anticipated
Sep 2020	194.42	794.53	County Tax	446.61	600.10
Oct 2020	194.42			641.03	794.52
Nov 2020	194.42			835.45	988.94
Dec 2020	194.42	794.52	County Tax	235.35	388.84
Jan 2021	194.42			429.77	583.26
Feb 2021	194.42			624.19	777.68
Mar 2021	194.42			818.61	972.10
Apr 2021	194.42			1,013.03	1,166.52
May 2021	194.42			1,207.45	1,360.94
Jun 2021	194.42			1,401.87	1,555.36
Jul 2021	194.42	744.00	Homeowners Policy	852.29	1,005.78
Aug 2021	194.42			1,046.71	1,200.20
	\$2,333.04	\$2,333.05			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 388.84. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 388.84 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,046.72. Your starting balance (escrow balance required) according to this analysis should be \$1,200.21. This means you have a shortage of 153.49. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,333.05. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	194.42
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$194.42

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.

CERTIFICATE OF SERVICE

On August 10, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Edward C. Christman, Jr christman-fascetta@bankruptcymd.com

TRUSTEE

Rebecca A. Herr ecf@ch13md.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios
Ana Palacios

On August 10, 2020, I served the foregoing documents described Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor: William Jude Jungblut 1416 Sedum Square Belcamp, MD 21017	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios
Ana Palacios